

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

LAWRENCE YATES, : Case No. 1:15-cv-377  
: Plaintiff, : Judge Timothy S. Black  
: vs. : Magistrate Judge Karen L. Litkovitz  
: :  
: WELL'S FARGO HOME MORTGAGE, :  
: Defendant. :  
:

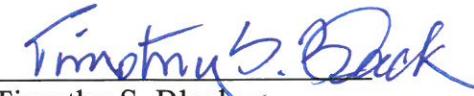
**DECISION AND ENTRY ADOPTING THE REPORT AND  
RECOMMENDATIONS OF THE UNITED STATES MAGISTRATE JUDGE  
(Doc. 21)**

This case is before the Court pursuant to the Order of General Reference in the United States District Court for the Southern District of Ohio Western Division to United States Magistrate Judge Karen L. Litkovitz. Pursuant to such reference, the Magistrate Judge reviewed the pleadings filed with this Court and, on January 5, 2016, submitted a Report and Recommendations. (Doc. 21). No objections were filed.

As required by 28 U.S.C. § 636(b) and Fed. R. Civ. P. 72(b), the Court has reviewed the comprehensive findings of the Magistrate Judge and considered *de novo* all of the filings in this matter. Upon consideration of the foregoing, the Court does determine that such Report and Recommendations should be and is hereby adopted in its entirety. Accordingly, Plaintiff's motion for default judgment (Doc. 14) is **DENIED**.

**IT IS SO ORDERED.**

Date: 1/26/16

  
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Timothy S. Black  
United States District Judge